

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 09-26331-RG  
Chapter: 7  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Steven P Moeck Jr  
69 Beach St  
Jersey City, NJ 07307

Social Security No.:  
xxx-xx-9413

Employer's Tax I.D. No.:

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**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: September 25, 2009

Rosemary Gambardella  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Certificate of Service Page 3 of 8

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Case: 09-26331

User: admin  
Form ID: bl8

Page 1 of 1  
Total Noticed: 23

Date Rcvd: Sep 25, 2009

The following entities were noticed by first class mail on Sep 27, 2009.

db +Steven P Moeck, Jr, 69 Beach St, Jersey City, NJ 07307-3805  
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235  
509791691 +Bank of America, P.O Box 15726, Wilmington, DE 19886-5726  
509791693 +Bank of America, 4060 OGLETOWN/STAN, Newark, DE 19713  
509791692 +Bank of America, PO Box 1598, Norfolk, VA 23501-1598  
509791694 +CitiFinancial, 6010 Fairview Rd, Charlotte, NC 28210-3233  
509791695 +CitiFinancial, PO Box: 499, Hanover, MD 21076-0499  
509851343 +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083  
509791703 +RESEARCH, 1110 Montlimar Drive, Mobile, AL 36609-1723  
509791705 +Sears/CBSD, 701 East 60th Street, Sioux Falls, SD 57104-0432  
509791704 +Sears/CBSD, P.O.Box 6189, Sioux Falls, SD 57117-6189  
509791707 +THD/CBSD, PO BOX 6497, Sioux Falls, SD 57117-6497  
509791706 THD/CBSD, CCS Gray OPS Center, Johnson City, TN 37615

The following entities were noticed by electronic transmission on Sep 25, 2009.

509791691 +EDI: BANKAMER2.COM Sep 25 2009 17:53:00 Bank of America, P.O Box 15726, Wilmington, DE 19886-5726  
509791692 +EDI: BANKAMER2.COM Sep 25 2009 17:53:00 Bank of America, PO Box 1598, Norfolk, VA 23501-1598  
509791697 +EDI: CRFRSTNA.COM Sep 25 2009 17:54:00 CREDIT FIRST NA, 6275 EASTLAND ROAD, Brook Park, OH 44142-1399  
509791696 +EDI: CRFRSTNA.COM Sep 25 2009 17:54:00 Credit First, PO Box 81083, Cleveland, OH 44181-0083  
509791698 EDI: DISCOVER.COM Sep 25 2009 17:54:00 Discover Fin Svc LLC, PO BOX 15316, Wilmington, DE 19850  
509791699 +EDI: RMSC.COM Sep 25 2009 17:53:00 GEMB/Walmart, PO Box 981400, El Paso, TX 79998-1400  
509851343 +EDI: BASSASSOC.COM Sep 25 2009 17:49:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083  
509791701 +EDI: HFC.COM Sep 25 2009 17:49:00 HSBC/BSBUY, POB 15524, Wilmington, DE 19850-5524  
509791702 +EDI: HFC.COM Sep 25 2009 17:49:00 HSBC/BSBUY, POB 15519, Wilmington, DE 19850-5519  
509791700 +EDI: HFC.COM Sep 25 2009 17:49:00 HSBC/Best Buy, POB 15521, Wilmington, DE 19850-5521  
509791708 +EDI: WTRRN BANK.COM Sep 25 2009 17:53:00 TNB Target, 3701 Wayzata Blvd, Minneapolis, MN 55416-3401  
509791709 +EDI: WTRRN BANK.COM Sep 25 2009 17:53:00 TNB-Target, PO Box 673, Minneapolis, MN 55440-0673

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 27, 2009

Signature: \_\_\_\_\_

*Joseph Speetjens*